



Order Filed on August 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

John F. Bracaglia, Jr., Esq.
Savo, Schalk, Gillespie, O'Grodnick & Fisher, P.A.
77 North Bridge Street
Somerville, NJ 08876
(908) 526-0707
Attorneys for Debtor

In Re:

Ilse M. Belcher

Debtor.

Case No.: 17--24950

Adv. No.:

Hearing Date: August 14, 2018 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER APPROVING PERMANENT LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through 3 is hereby **ORDERED**.

DATED: August 6, 2018


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Ilse M. Belcher

Case No: 17-24950 MBK

Caption of Order: Order Approving Loan Modification Agreement

This matter having been opened to the Court upon the motion of debtors for an Order approving a loan modification agreement, and the Court having reviewed the pleadings submitted and appearing that due notice has been given, and it appearing that the said loan modification agreement is proper and in the best interest of the debtor and the estate, and for good cause being shown,

It is hereby ORDERED:

1. Debtor's motion is hereby granted, and the debtor is granted approval to enter into a permanent loan modification agreement with respect to the mortgage secured by the real property owned by the debtor at 384 Valley Road, Watchung, New Jersey.
2. Debtor shall no longer be obligated to make the adequate protection payments indicated in their Chapter 13 plan.
3. Communication and/or negotiations between debtor and mortgagee/mortgage servicers about loan modification shall not be deemed in violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.
4. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

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Debtor: Ilse M. Belcher

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5. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order with thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

6. The Debtor shall file an amended Schedule J and Modified Plan with twenty (20) days of this Order.

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Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ilse M Belcher
Debtor

Case No. 17-24950-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db +Ilse M Belcher, 384 Valley Road, Watchung, NJ 07069-6040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York
successor in interest to JP Morgan Chase Bank as Trustee for GSAA Home Equity Trust 2004-4

dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

John F. Bracaglia, Jr. on behalf of Debtor Ilse M Belcher brokaw@centraljerseylaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5